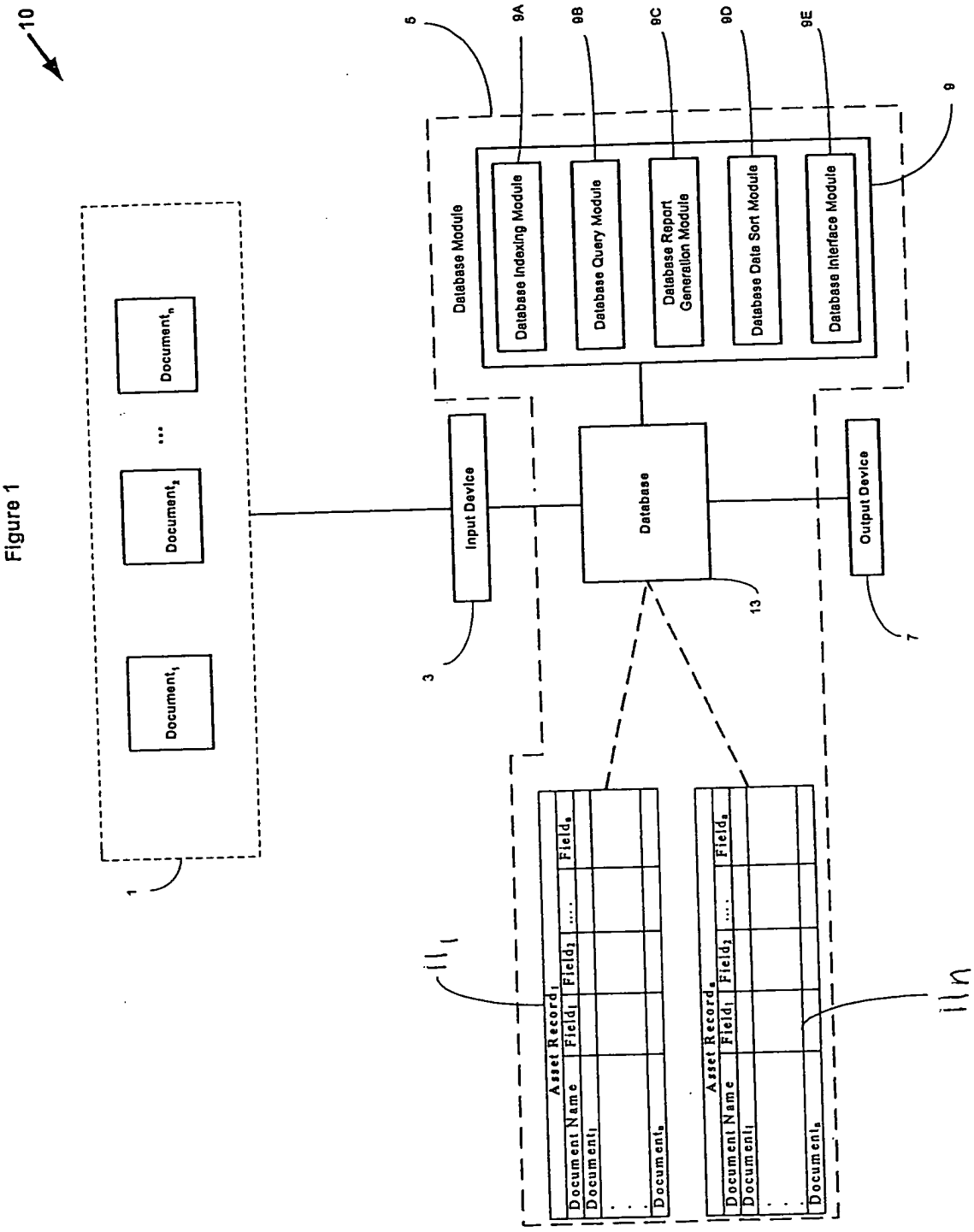
OIPE
MAR 12 2008
PATENT & TRADEMARK OFFICE

Figure 1



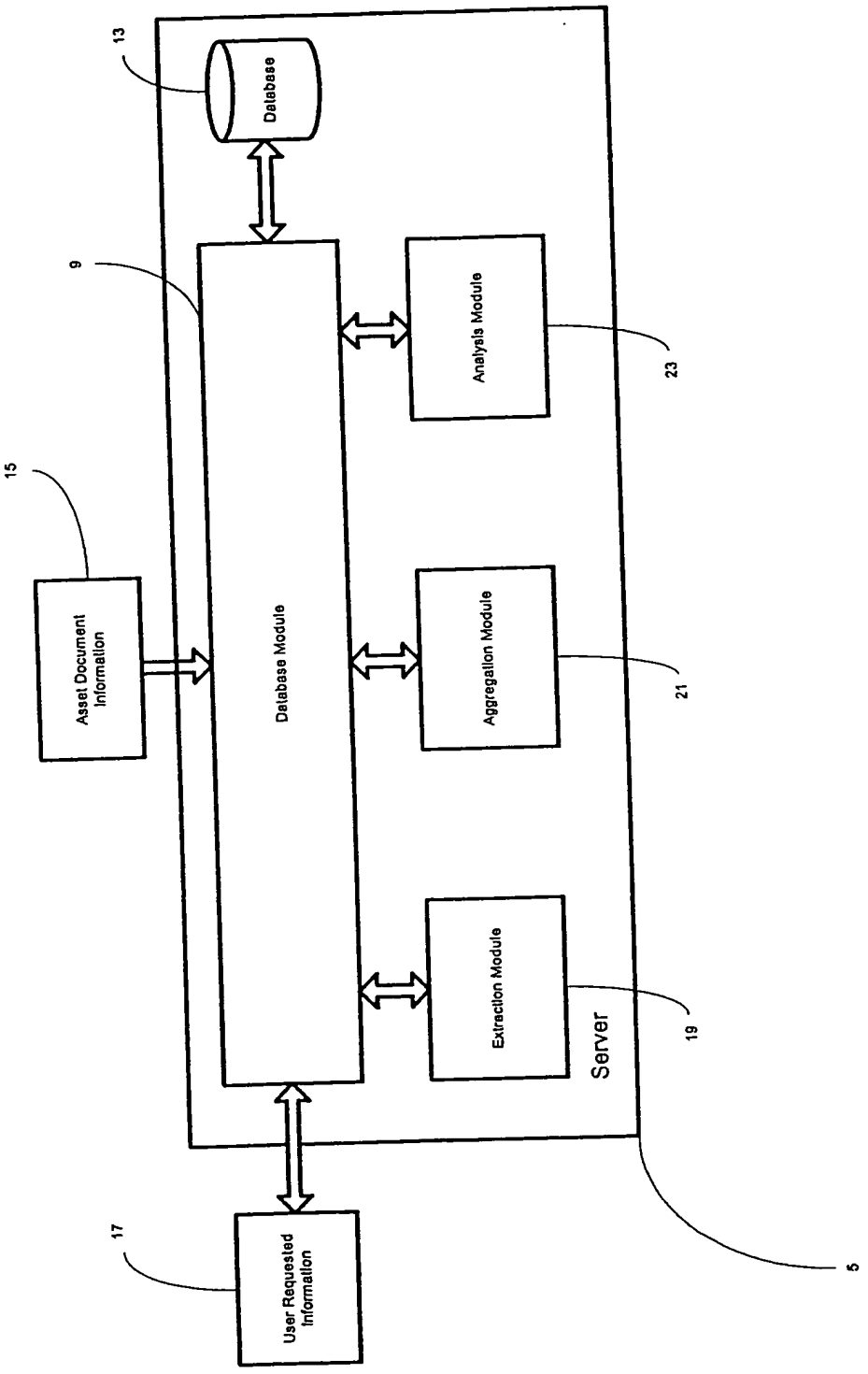

13
Database
9
Analysis Module
23
15
Asset Document Information
Database Module
Aggregation Module
21
Extraction Module
19
Server
17
User Requested Information
5

Figure 2

Figure 3

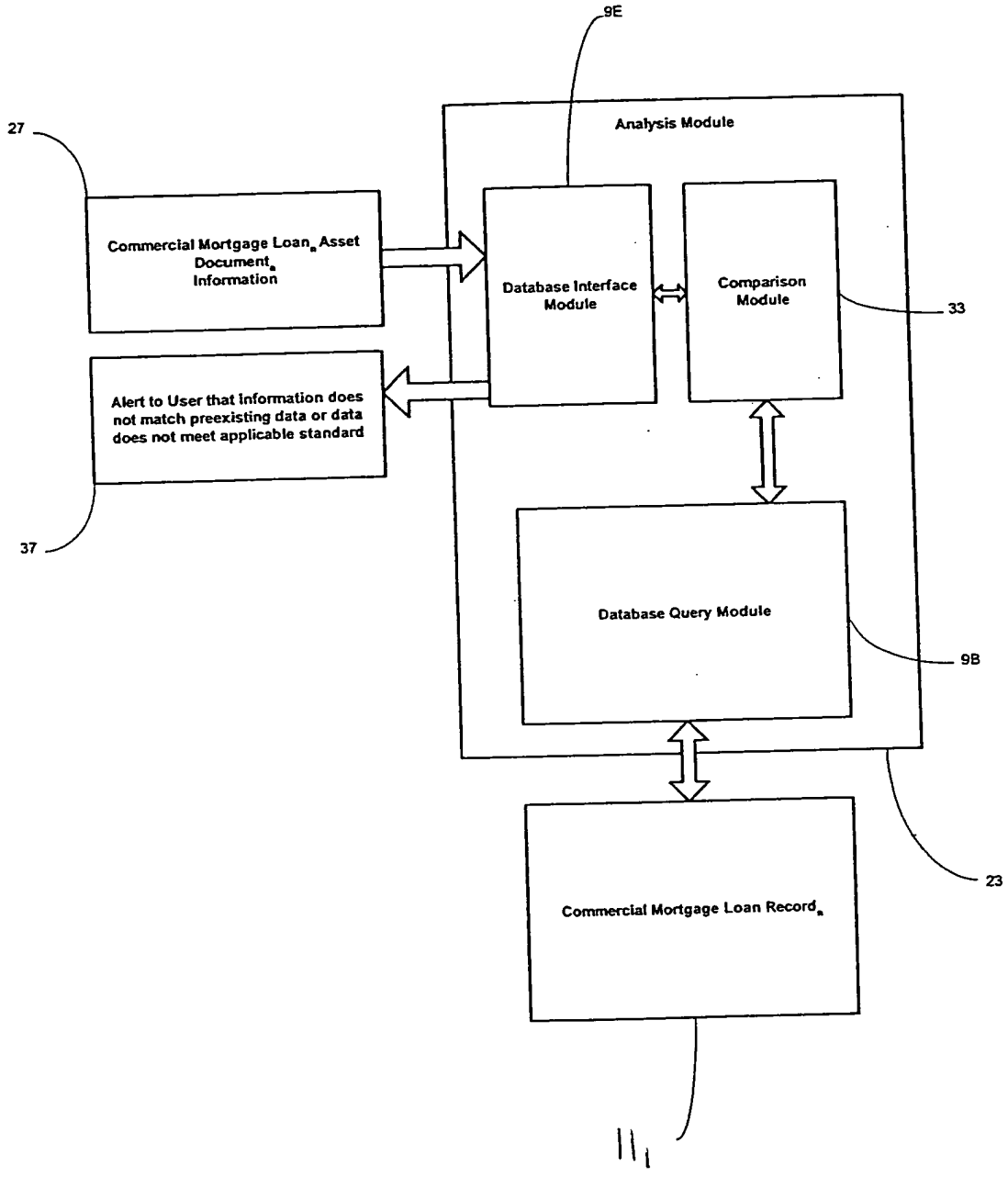

9E
Analysis Module
27
Commercial Mortgage Loan, Asset Document, Information
Database Interface Module
Comparison Module
33
Alert to User that information does not match preexisting data or data does not meet applicable standard
37
Database Query Module
9B
23
Commercial Mortgage Loan Record,

Figure 4

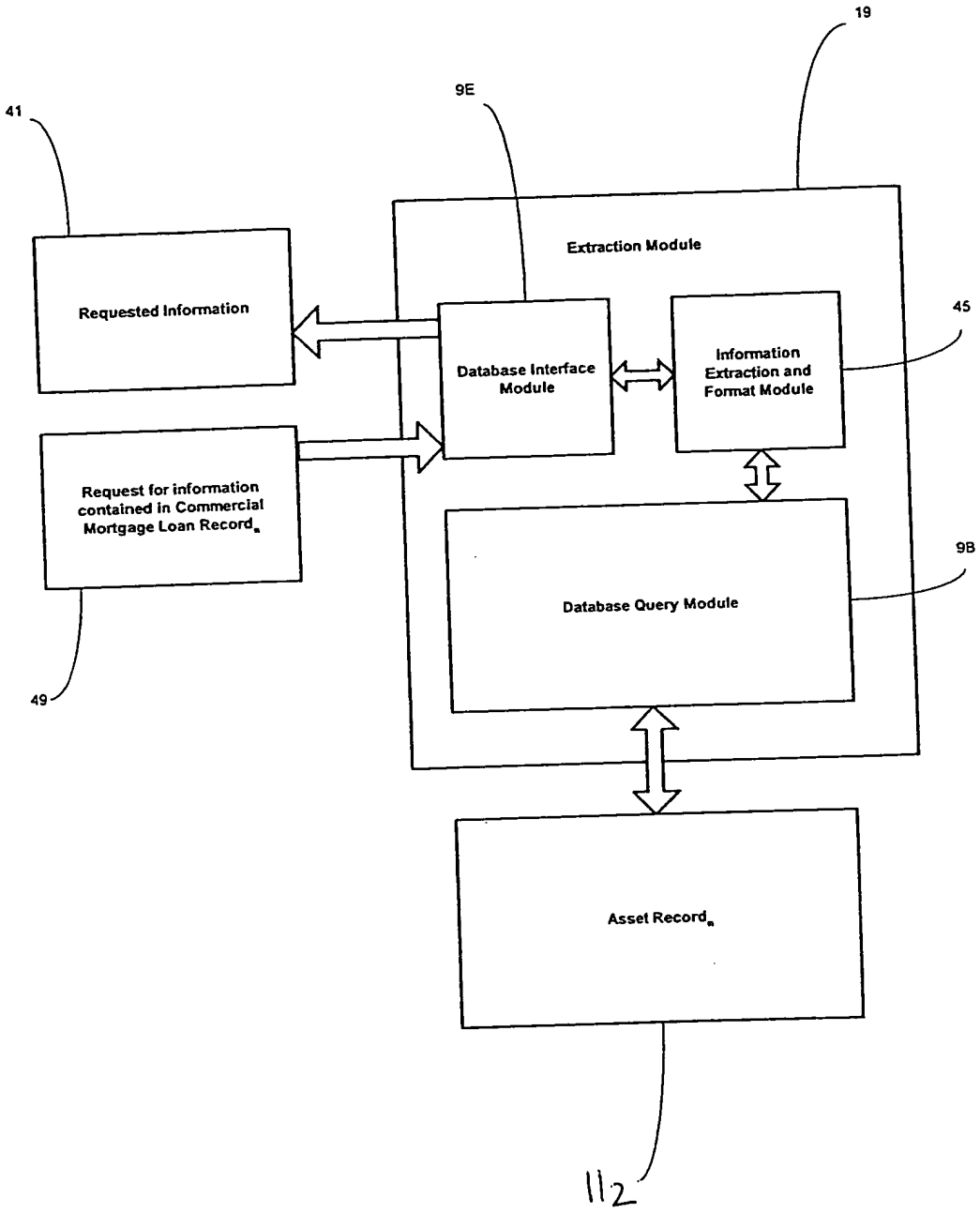

19
9E
41
Extraction Module
Requested Information
Database Interface Module
Information Extraction and Format Module
45
Request for information contained in Commercial Mortgage Loan Record
9B
Database Query Module
49
Asset Record
112

Figure 5

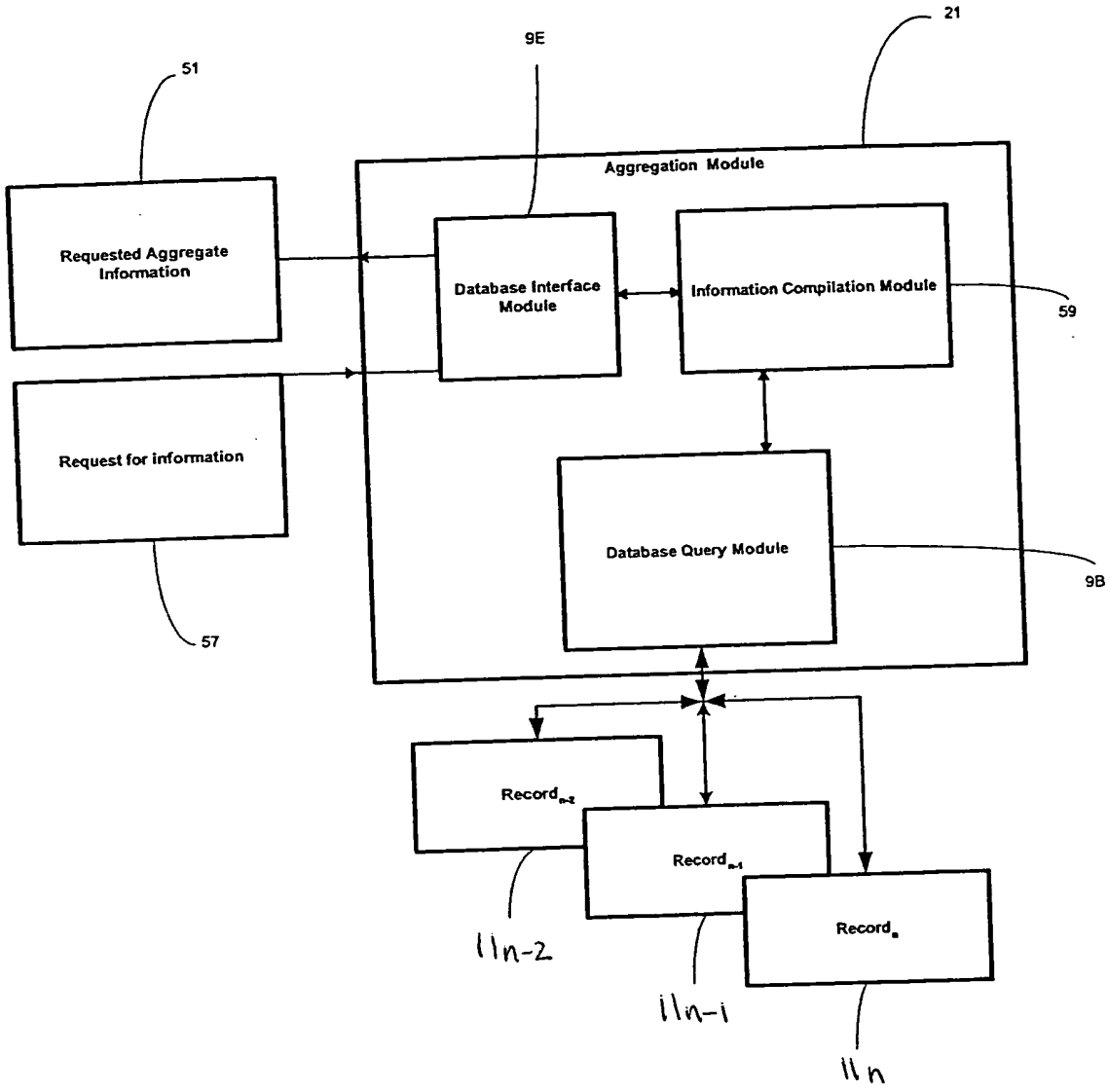

21
9E
51
Aggregation Module
Requested Aggregate Information
Database Interface Module
Information Compilation Module
59
Request for information
Database Query Module
9B
57
Record$_{n-2}$
Record$_{n-1}$
Record$_n$
11n-2
11n-1
11n

Figure 6

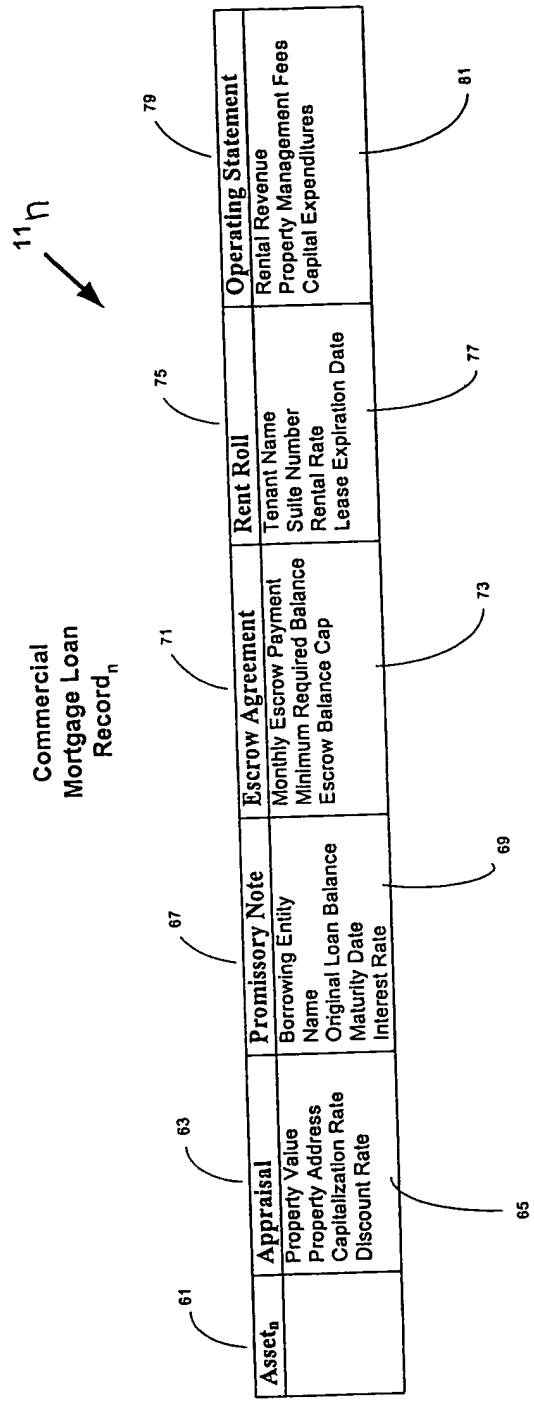

Commercial Mortgage Loan Record$_n$
11_n
$Asset_n$
Appraisal
Property Value
Property Address
Capitalization Rate
Discount Rate
Promissory Note
Borrowing Entity
Name
Original Loan Balance
Maturity Date
Interest Rate
Escrow Agreement
Monthly Escrow Payment
Minimum Required Balance
Escrow Balance Cap
Rent Roll
Tenant Name
Suite Number
Rental Rate
Lease Expiration Date
Operating Statement
Rental Revenue
Property Management Fees
Capital Expenditures
61
63
65
67
69
71
73
75
77
79
81

Figure 7

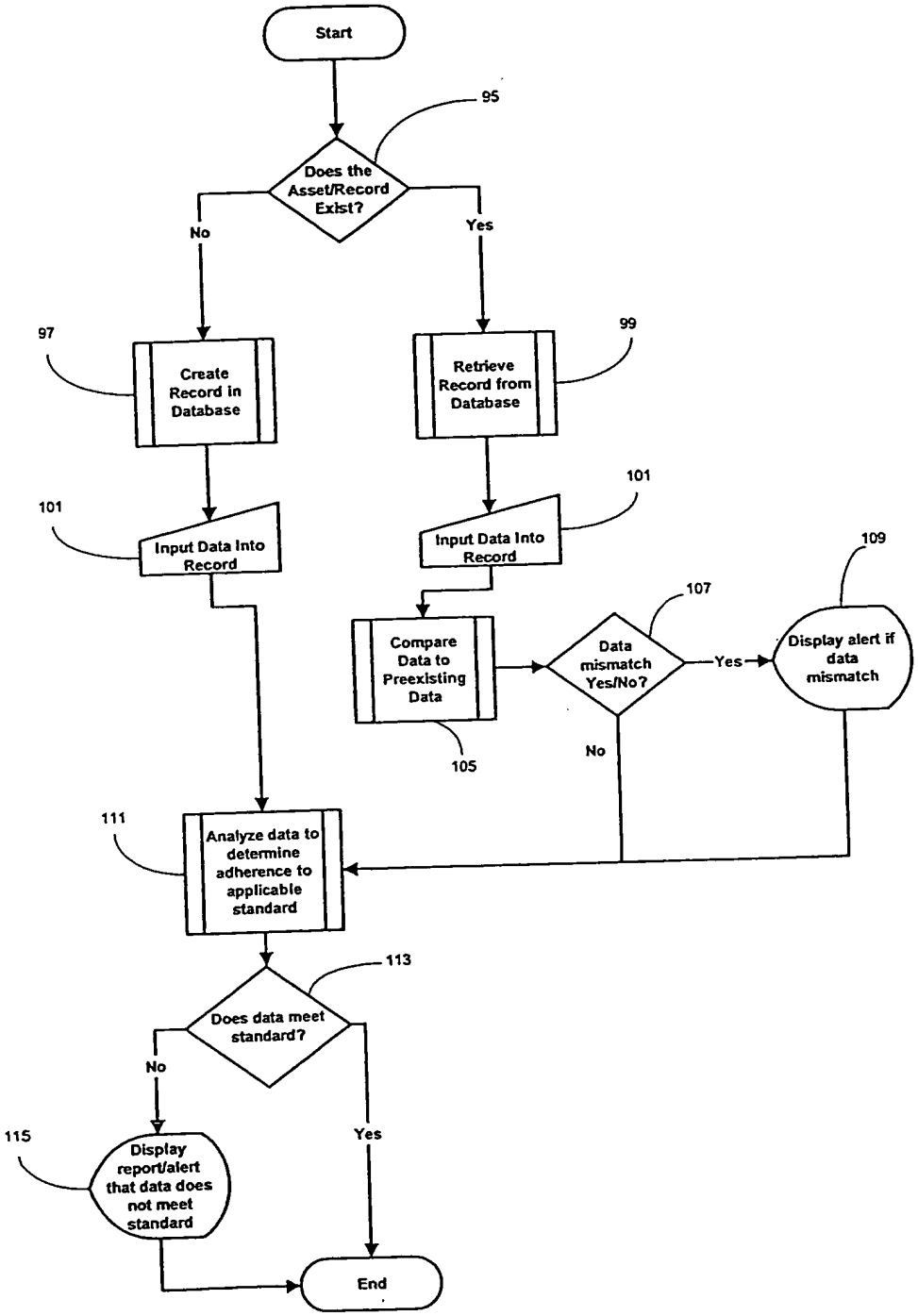

Start
95
Does the Asset/Record Exist?
No
Yes
97
Create Record in Database
99
Retrieve Record from Database
101
Input Data Into Record
101
Input Data Into Record
109
107
Compare Data to Preexisting Data
Data mismatch Yes/No?
Yes
Display alert if data mismatch
105
No
111
Analyze data to determine adherence to applicable standard
113
Does data meet standard?
No
Yes
115
Display report/alert that data does not meet standard
End

Figure 8

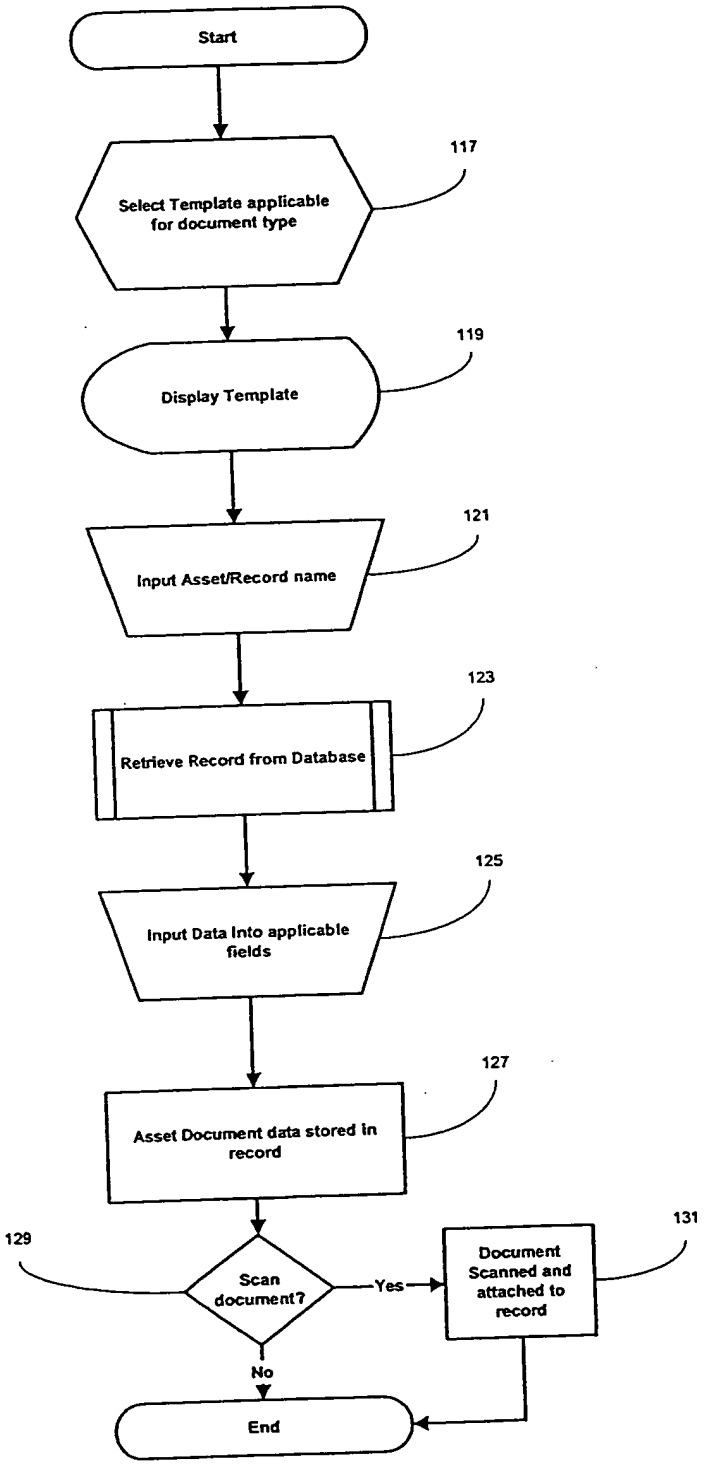

Start
Select Template applicable for document type
117
Display Template
119
Input Asset/Record name
121
Retrieve Record from Database
123
Input Data Into applicable fields
125
Asset Document data stored in record
127
Scan document?
129
Yes
Document Scanned and attached to record
131
No
End

Figure 9

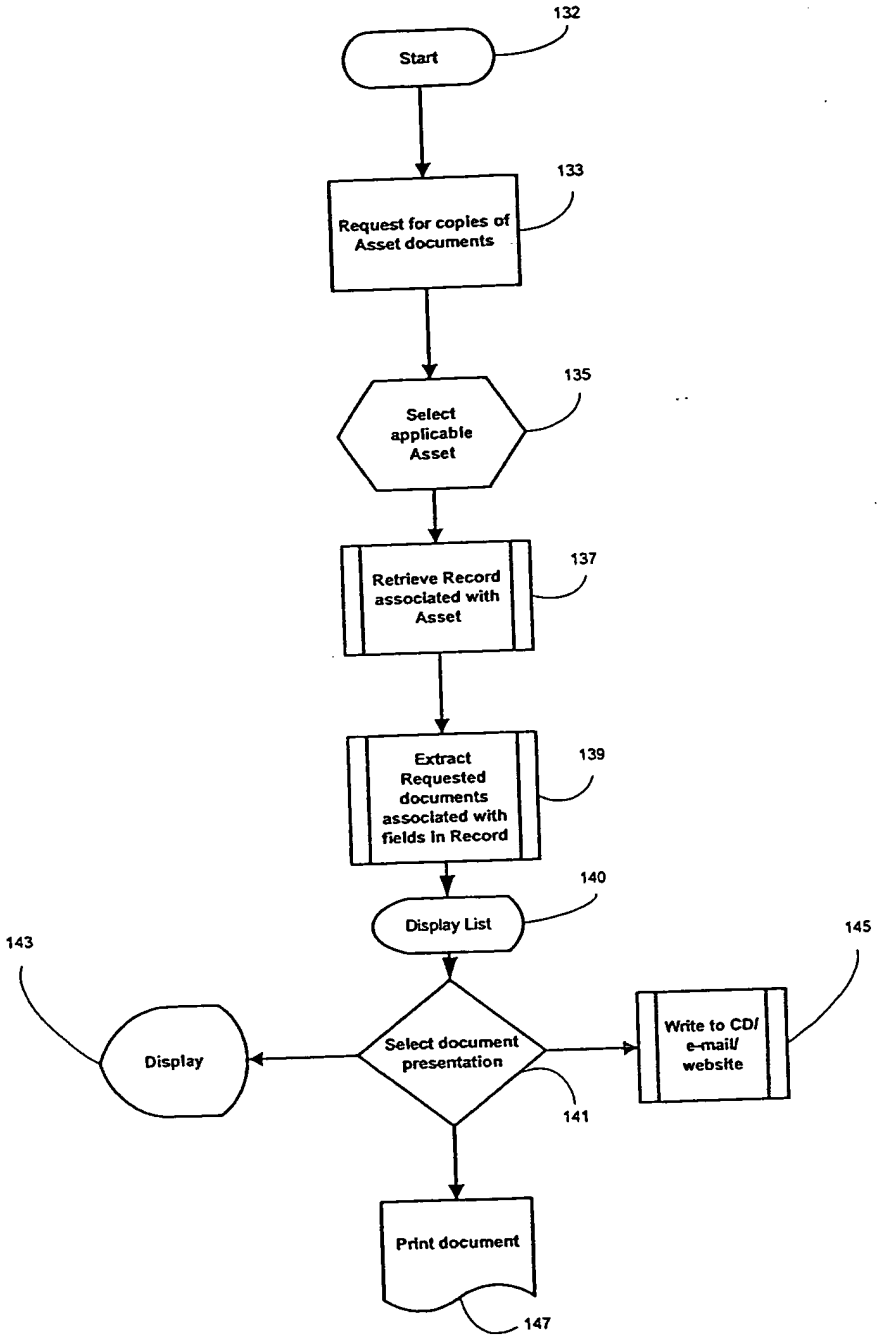
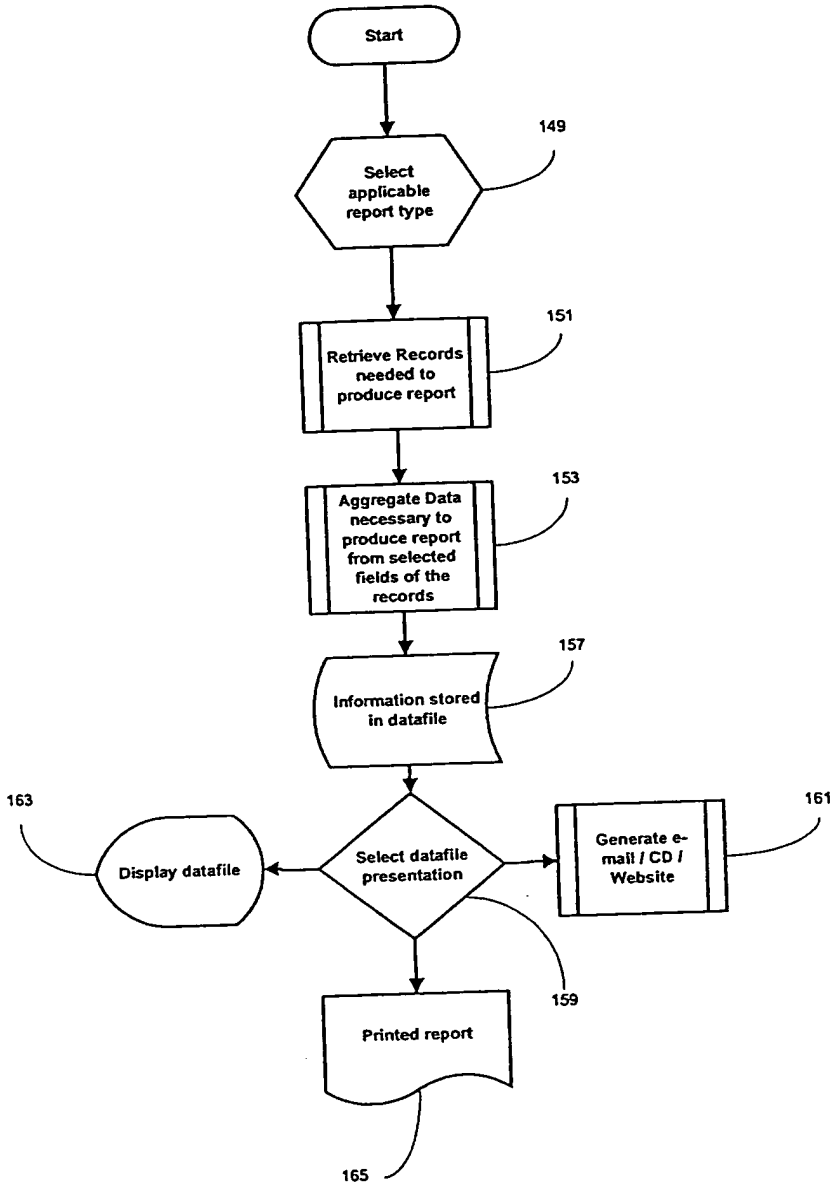

132
Start
133
Request for copies of Asset documents
135
Select applicable Asset
137
Retrieve Record associated with Asset
139
Extract Requested documents associated with fields in Record
140
Display List
143
Display
Select document presentation
141
145
Write to CD/ e-mail/ website
Print document
147

Figure 10


Start
149
Select applicable report type
151
Retrieve Records needed to produce report
153
Aggregate Data necessary to produce report from selected fields of the records
157
Information stored in datafile
163
Display datafile
Select datafile presentation
161
Generate e-mail / CD / Website
159
Printed report
165

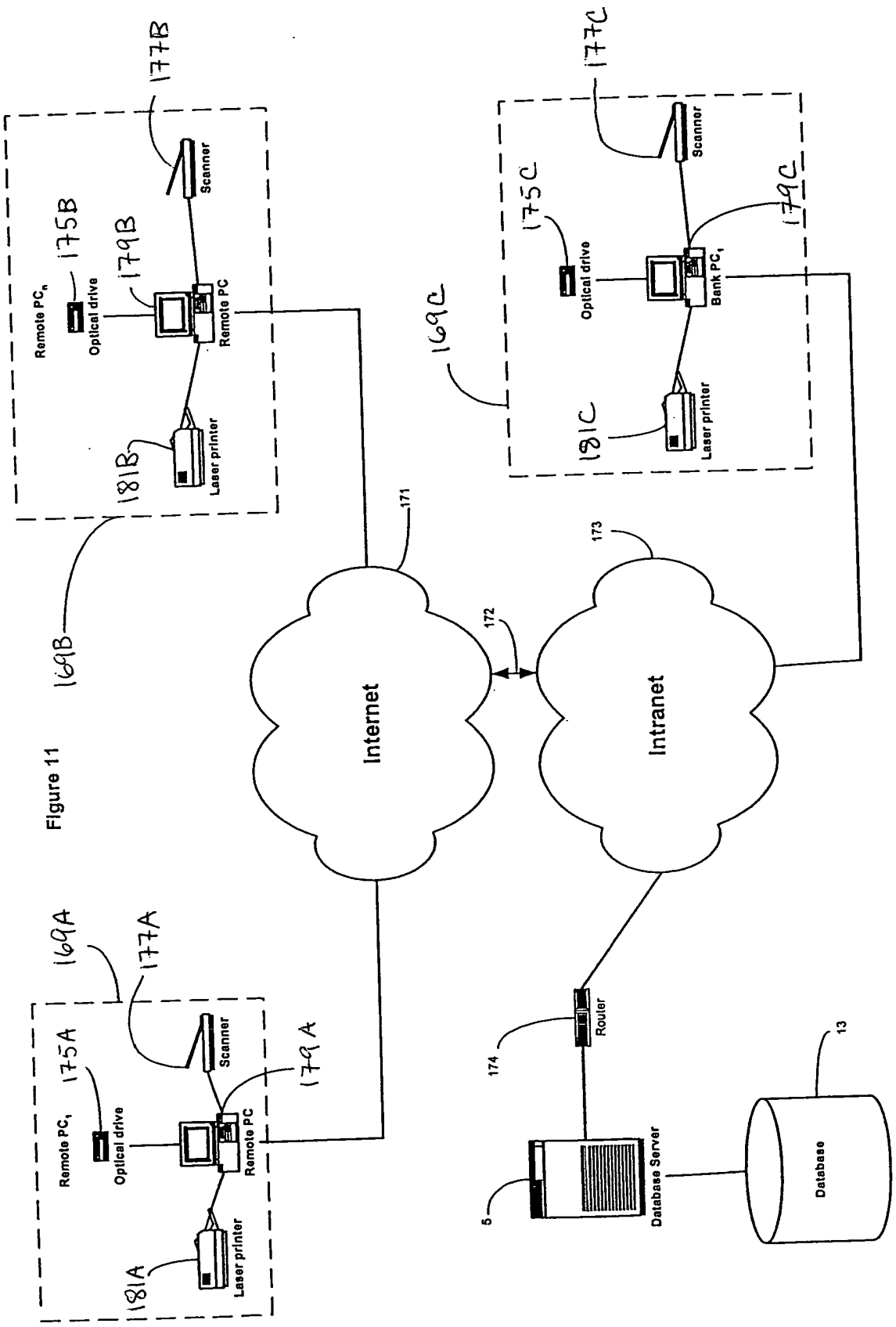

Remote PC$_n$
Optical drive
Scanner
Remote PC
Laser printer
Bank PC$_1$
Internet
Intranet
Router
Database Server
Database
169A
169B
169C
171
172
173
174
175A
175B
175C
177A
177B
177C
179A
179B
179C
181A
181B
181C
5
13

Figure 11

Figure 12A

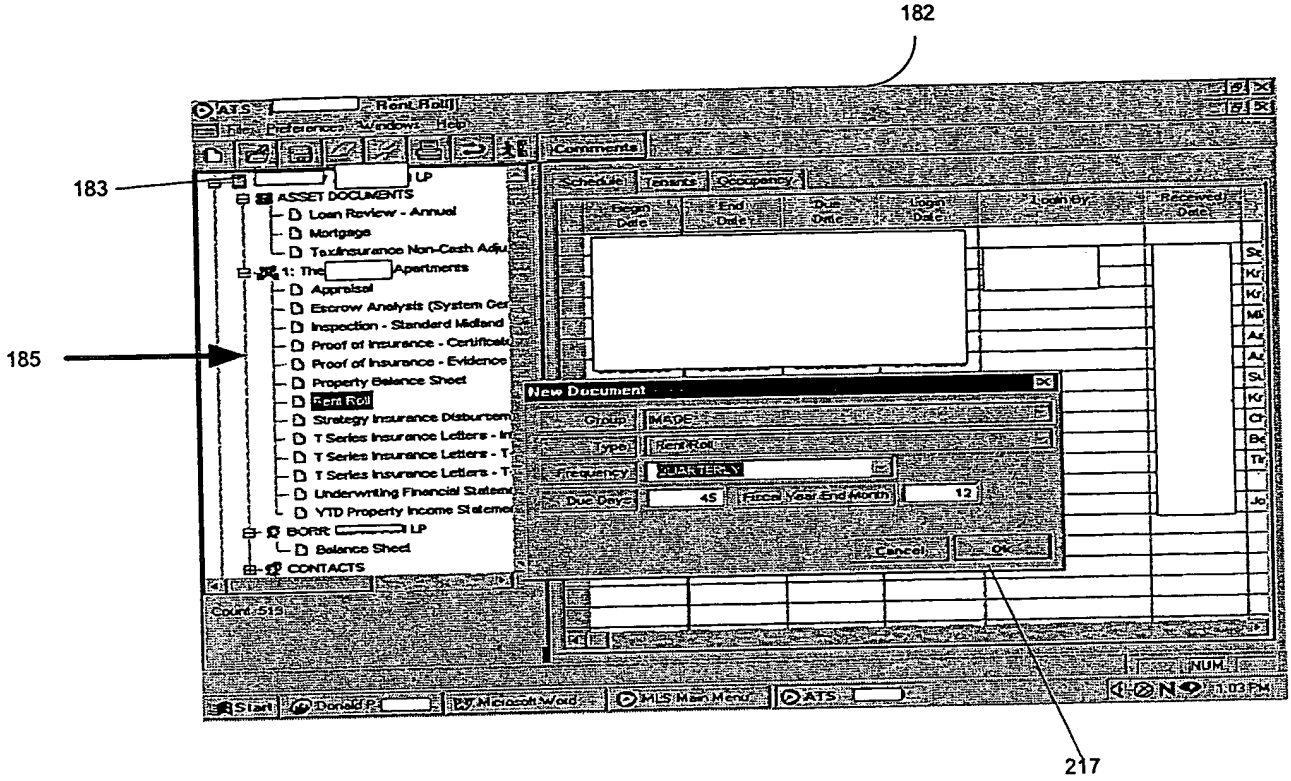


Figure 12B

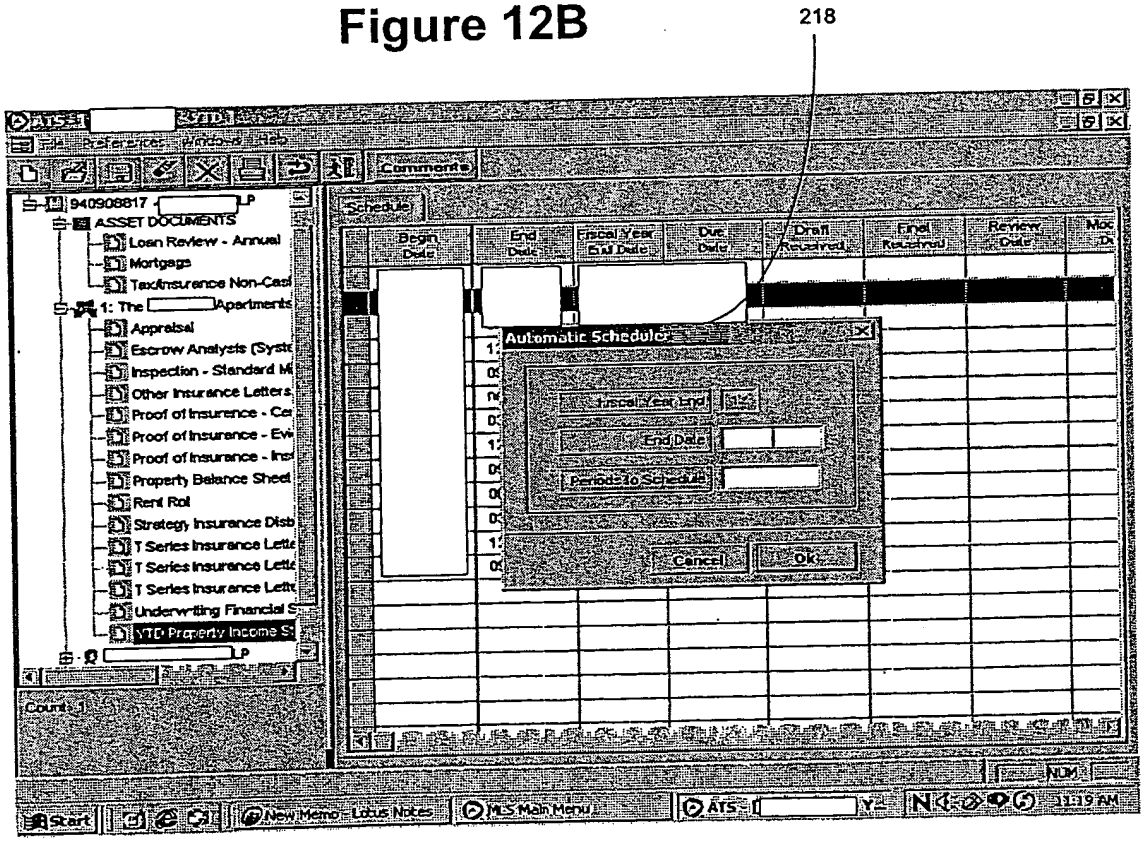


Figure 13

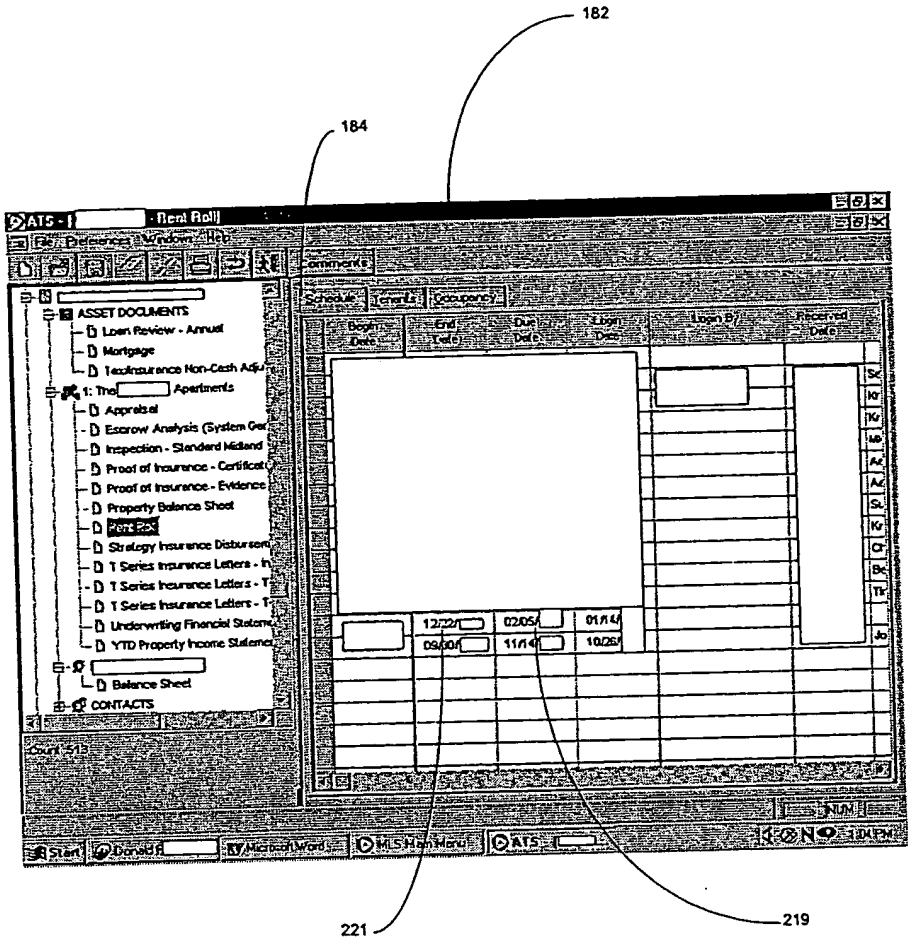
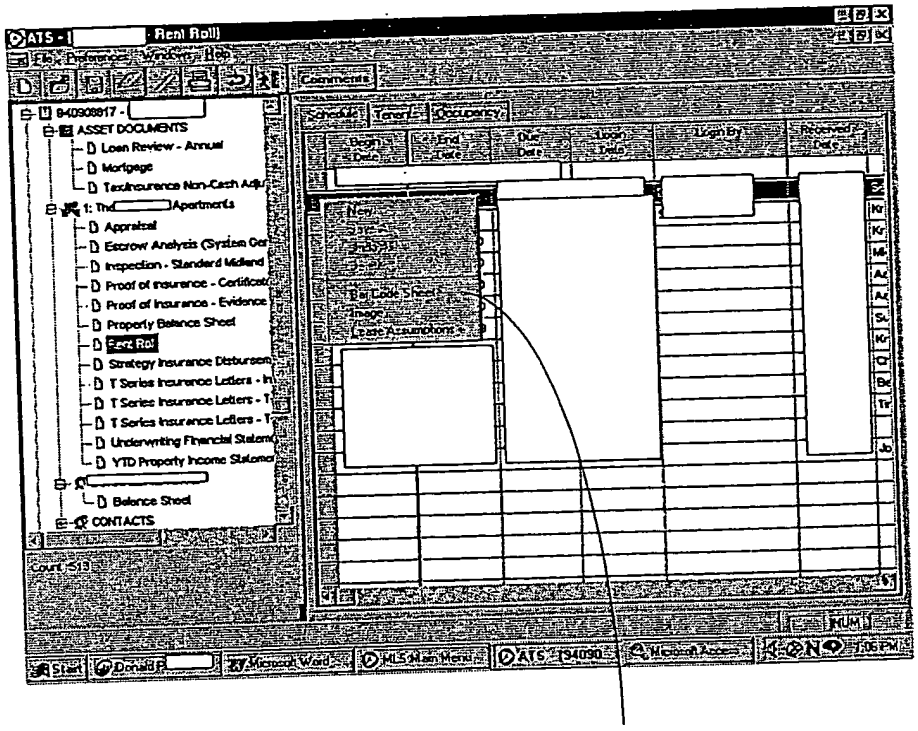

182
184
ATS - I
Rent Roll
ASSET DOCUMENTS
Loan Review - Annual
Mortgage
Apartments
Appraisal
Balance Sheet
CONTACTS
221
219

Figure 14



223

Figure 15

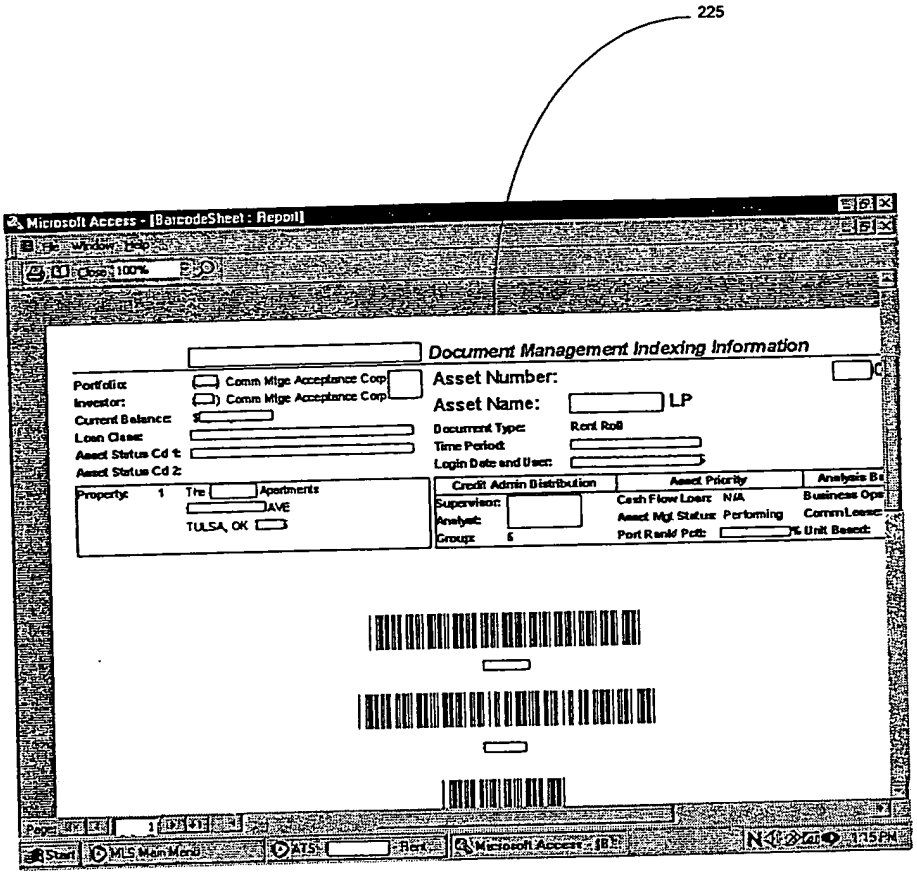

225
Microsoft Access - [BarcodeSheet : Report]
Document Management Indexing Information
Asset Number:
Asset Name:
LP
Portfolio:
Comm Mtge Acceptance Corp
Investor:
Comm Mtge Acceptance Corp
Current Balance:
Loan Class:
Asset Status Cd 1:
Asset Status Cd 2:
Document Type:
Rent Roll
Time Period:
Login Date and User:
Property:
Apartments
AVE
TULSA, OK
Credit Admin Distribution
Asset Priority
Supervisor:
Analyst:
Group:
Cash Flow Loan:
N/A
Asset Mgt Status:
Performing
Port Rank/ Pctl:
% Unit Based:

Figure 16

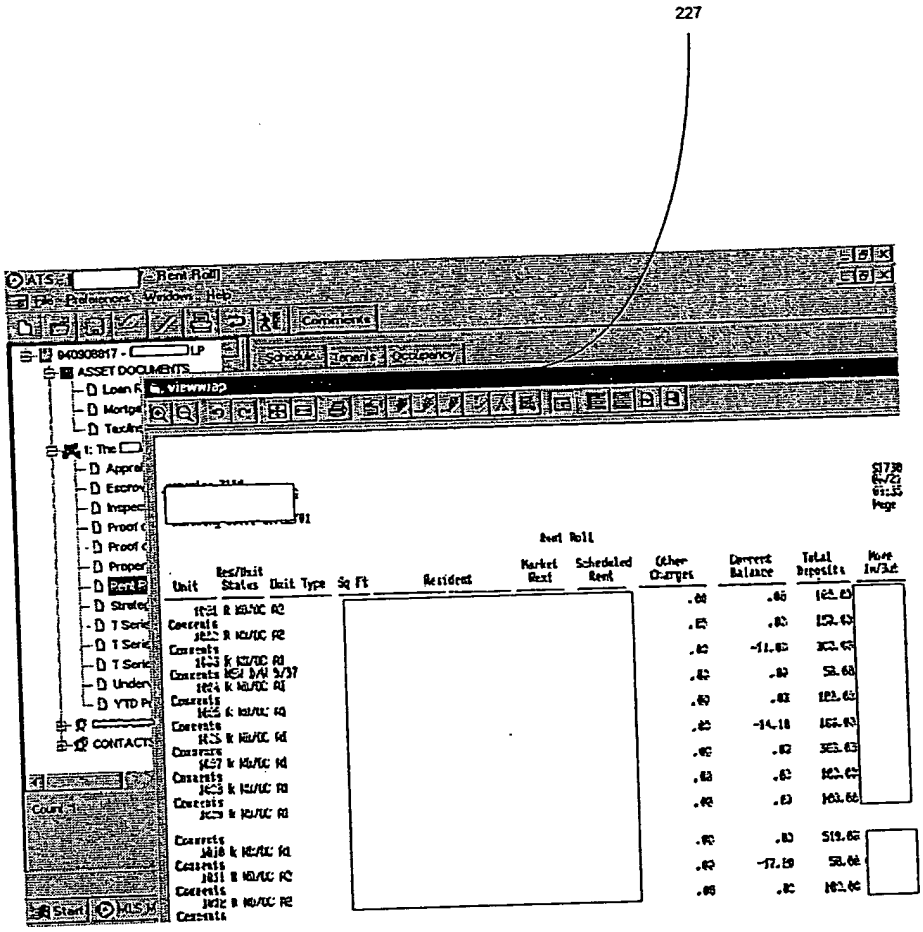

227
ATS
Rent Roll
ASSET DOCUMENTS
viewWiz
CONTACTS
Rent Roll
Unit
Res/Unit States
Unit Type
Sq Ft
Resident
Market Rent
Scheduled Rent
Other Charges
Current Balance
Total Deposits
Move In/Out

Figure 17

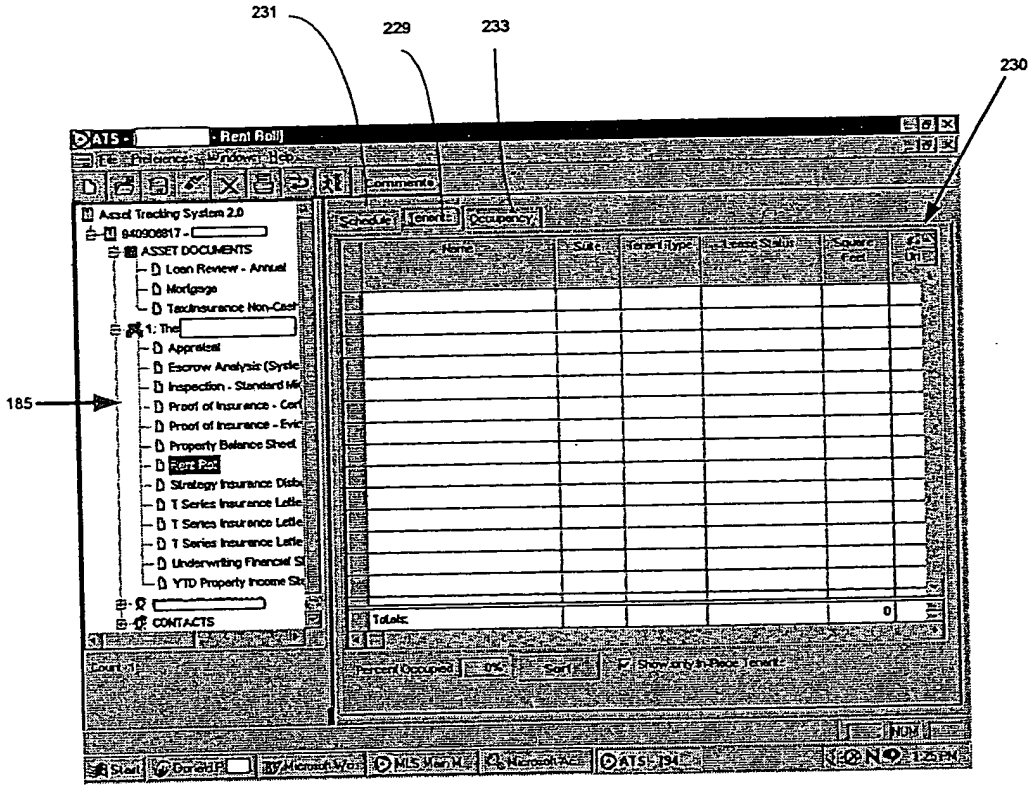

231
229
233
230
185
Rent Roll
Asset Tracking System 2.0
ASSET DOCUMENTS
Loan Review - Annual
Mortgage
Appraisal
Property Balance Sheet
Rent Roll
CONTACTS
Schedule
Tenants
Occupancy
Name
Suite
Tenant Type
Lease Status
Square Feet
Totals:
0
Percent Occupied
Sort
Show only In-Place Tenant
NUM

Figure 18

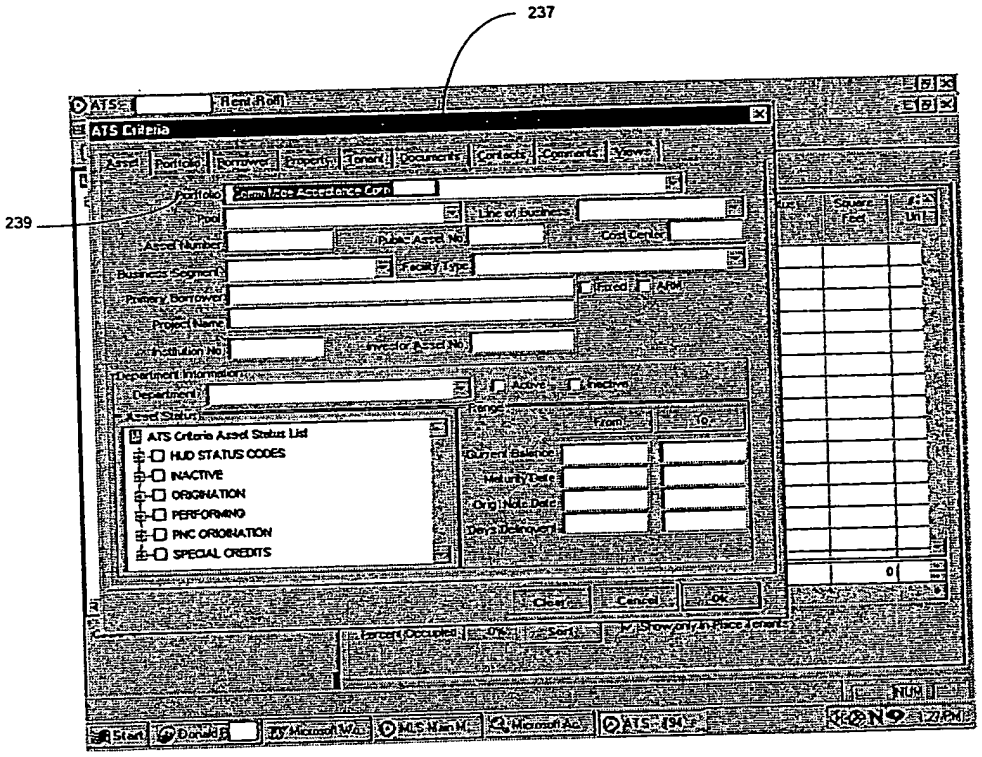

237
239
ATS
ATS Criteria
ATS Criteria Asset Status List
HUD STATUS CODES
INACTIVE
ORIGINATION
PERFORMING
PNC ORIGINATION
SPECIAL CREDITS
Clear
Cancel
OK

Figure 19

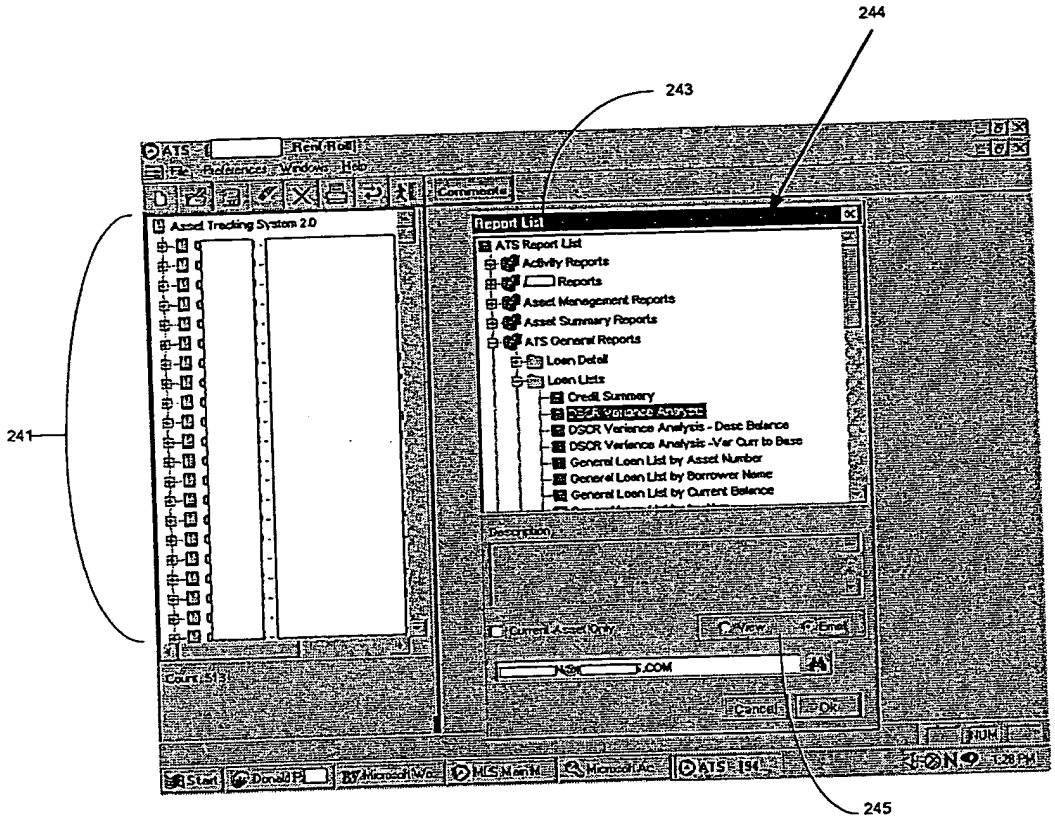

244
243
241
245
Asset Tracking System 2.0
Report List
ATS Report List
Activity Reports
Reports
Asset Management Reports
Asset Summary Reports
ATS General Reports
Loan Detail
Loan Lists
Credit Summary
DSCR Variance Analysis
DSCR Variance Analysis - Desc Balance
DSCR Variance Analysis -Var Curr to Base
General Loan List by Asset Number
General Loan List by Borrower Name
General Loan List by Current Balance
Description
Current Asset Only
View
Email
Cancel
OK

Figure 20

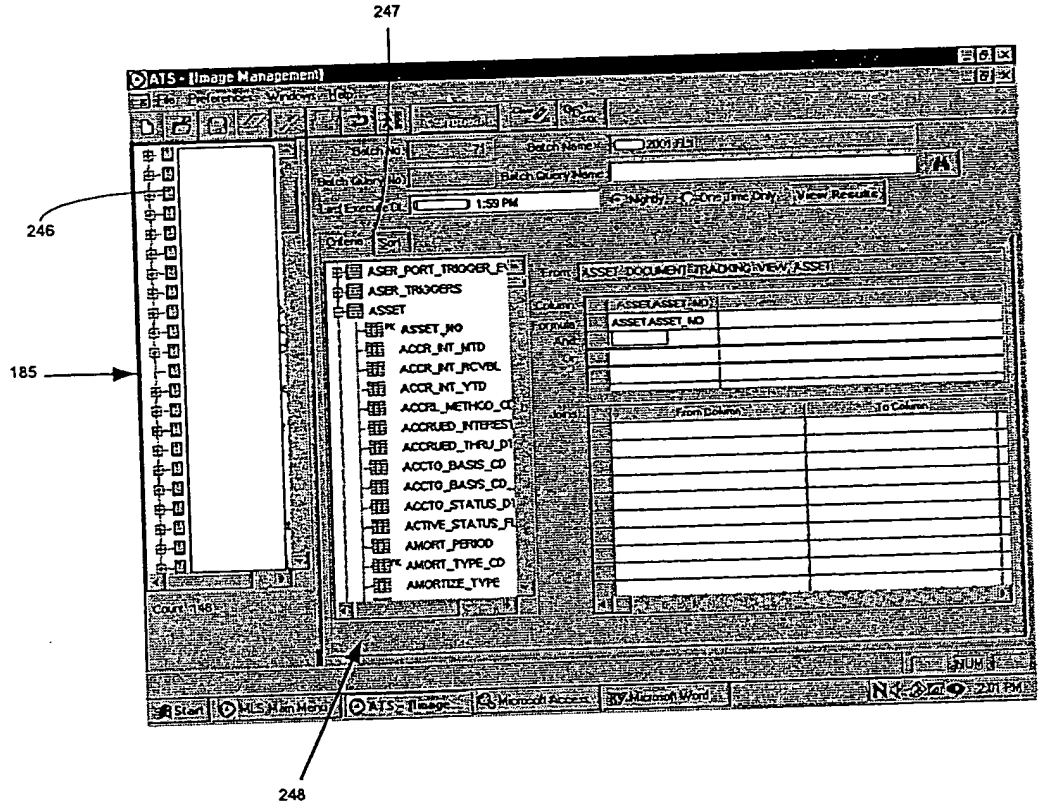

247
246
185
248
ATS - [Image Management]
ASER_PORT_TRIGGER_FI
ASER_TRIGGERS
ASSET
ASSET_NO
ACCR_INT_MTD
ACCR_INT_RCVBL
ACCR_INT_YTD
ACCRUED_INTEREST
ACCTG_BASIS_CD
ACCTG_BASIS_CD_
ACCTG_STATUS_D
ACTIVE_STATUS_FL
AMORT_PERIOD
AMORT_TYPE_CD
AMORTIZE_TYPE
ASSET ASSET_NO

Figure 21

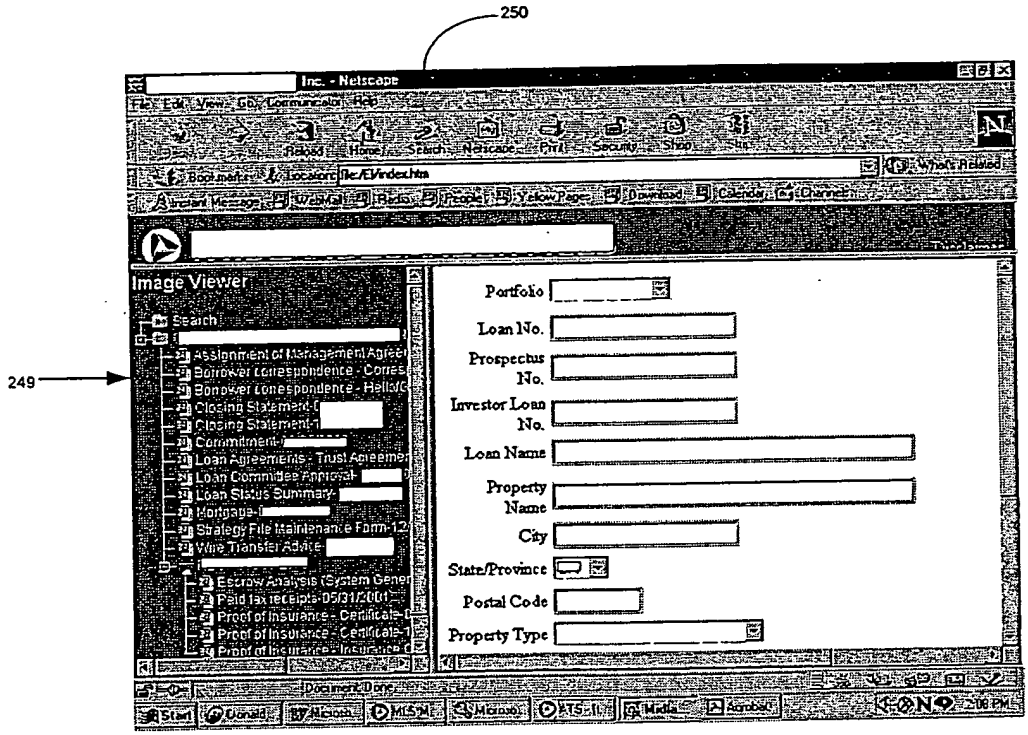

250
249
Image Viewer
Portfolio
Loan No.
Prospectus No.
Investor Loan No.
Loan Name
Property Name
City
State/Province
Postal Code
Property Type

Figure 22

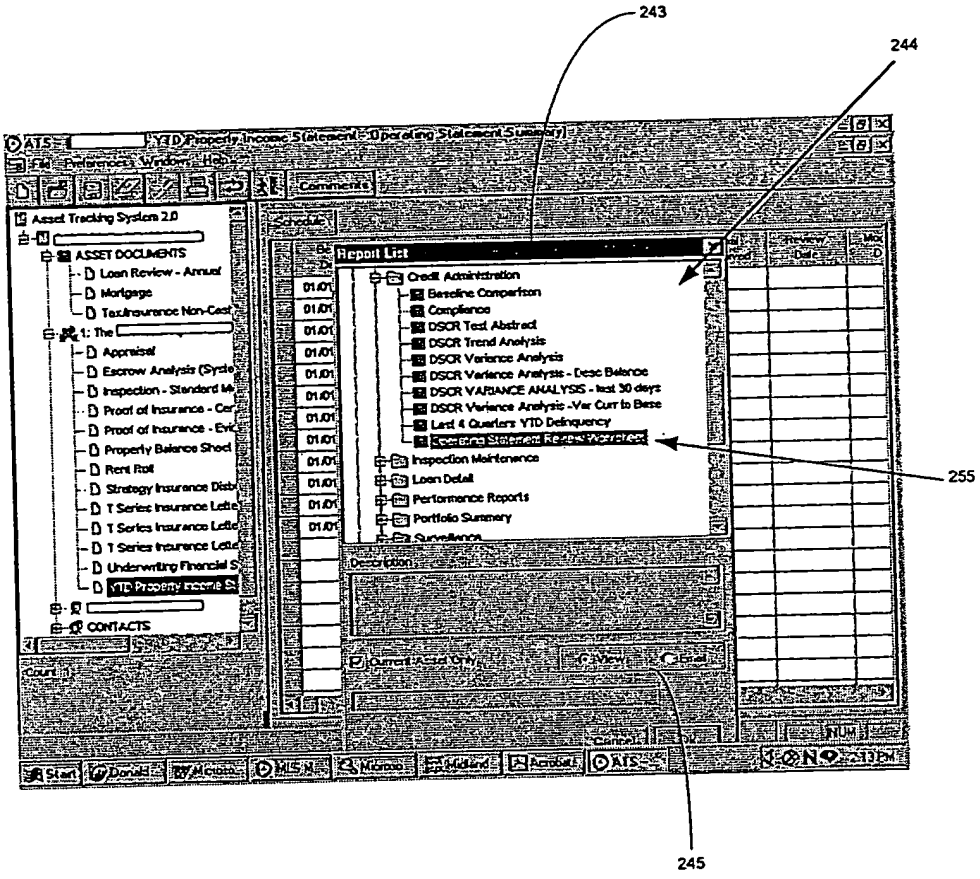
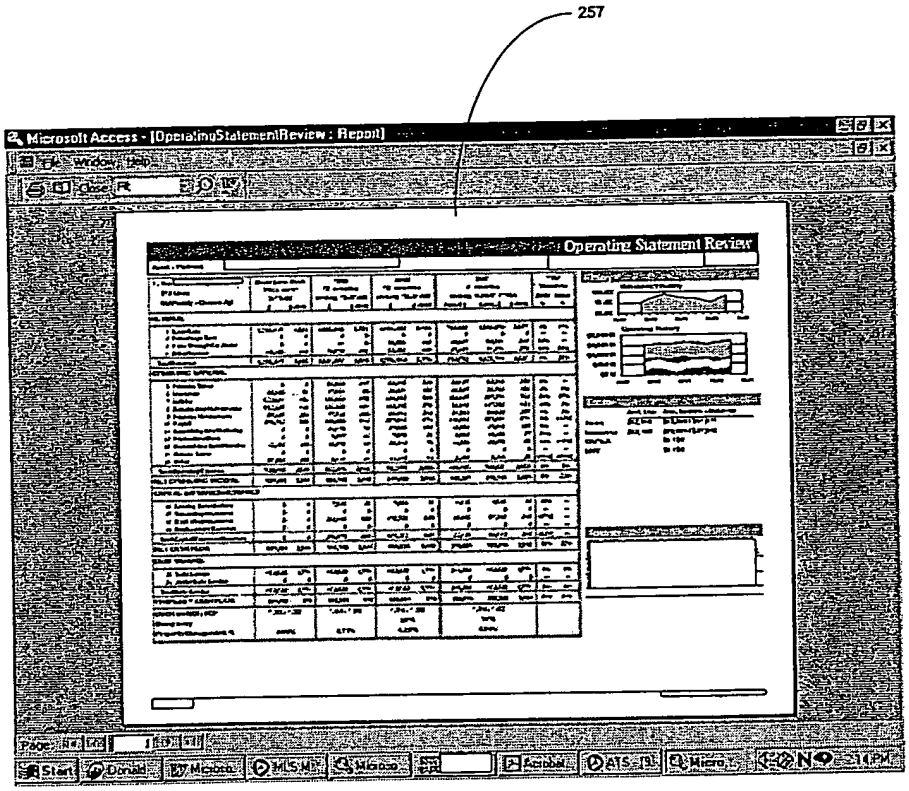

243
244
255
245
Asset Tracking System 2.0
ASSET DOCUMENTS
Loan Review - Annual
Mortgage
Appraisal
Proof of Insurance - Evi
Rent Roll
CONTACTS
Report List
Credit Administration
Baseline Comparison
Compliance
DSCR Test Abstract
DSCR Trend Analysis
DSCR Variance Analysis
DSCR Variance Analysis - Desc Balance
DSCR VARIANCE ANALYSIS - last 30 days
DSCR Variance Analysis -Var Curr to Base
Last 4 Quarters YTD Delinquency
Inspection Maintenance
Loan Detail
Performance Reports
Portfolio Summary
Surveillance
Description

Figure 23


257
Microsoft Access - [OperatingStatementReview : Report]
Operating Statement Review